WHAT IS CLAIMED IS:

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1. A door trim panel mounting structure comprising:

center and lower trim panels, said two panels separated and partially overlapped at a place where a grip handle is mounted;

a panel mounting bracket disposed at a door inner panel for alignment with the overlapped portion of said center and lower trim panels;

a mounting screw fastened to said panel mounting bracket via a screw hole formed on said lower trim panel overlapped and covered by said center trim panel;

a folded groove formed at an inner member defining an inner side of said center trim panel where said center trim panel is folded to allow said mounting screw to be fastened via a screw hole of said lower trim panel; and

fixing means for securing said center trim panel to said lower trim panel with unfolded state.

- 15 2. The structure as defined in claim 1, wherein a handle mounting bracket for fixing said grip handle to said lower trim panel is disposed between said lower trim panel and said panel mounting bracket.
- The structure as defined in claim 2, wherein said fixing means comprises a
 hitching lug provided at the center trim panel; and a hitching groove formed at said handle mounting bracket.
 - 4. The structure as defined in claim 1, wherein said center trim panel is made of plastic at said inner member while an outer member of the center trim panel is made of

material that is not deformed by folding and unfolding movements.

5. The structure as defined in claim 4, wherein said outer member is made of leather.

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- 6. The structure as defined in claim 4, wherein the outer member is made of cloth.
- 7. A door trim panel mounting structure, comprising:

a center trim panel;

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a lower trim panel configured and dimensioned to overlap said center trim panel near an end of said lower trim panel on an inner door side of said center trim panel;

a panel mounting bracket coupled on an outer door side to an inner side of a vehicle door and coupled on an inner door side to an outer door side of said lower trim panel near said overlap;

wherein said center trim panel is configured with a folding groove such that said center trim panel can be folded clear of a hole in said lower trim panel for mounting said lower trim panel to said mounting bracket; and

wherein said center trim panel can be unfolded to cover said hole in said lower trim panel.

8. The structure of claim 7, further comprising a handle mounting bracket coupled to said panel mounting bracket for supporting an inner door handle.